

In re:
James Momoh Kemokai
Debtor

Case No. 24-10277-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 02, 2024

User: admin
Form ID: 155

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2024:

Recip ID	Recipient Name and Address
db	James Momoh Kemokai, 268 Hampden Rd, Upper Darby, PA 19082-4007
14856492	+ Achieve Personal Loans, P.O.Box 2340, Phoenix, AZ 85002-2340
14853275	+ First Century Bank N, 100 N. Main St, Mullica Hill, NJ 08062-9492
14853296	+ Upper Darby School District, 8201 Lansdowne Avenue, Upper Darby, PA 19082-5496
14853297	Upper Darby Township, 100 Garrett Rd, Upper Darby, PA 19082-3135

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14853264	Email/Text: bankruptcy@rentacenter.com	Oct 02 2024 23:40:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Dr, Plano, TX 75024-5837
14869906	Email/PDF: resurgentbknofications@resurgent.com	Oct 02 2024 23:47:46	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14853265	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 02 2024 23:47:49	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14853270	Email/Text: cfcbackoffice@contfinco.com	Oct 02 2024 23:39:00	Continental Finance Co, Attn: Bankruptcy Attn: Bankruptcy, 4550 Linden Hill Rd , Ste 4, Wilmington, DE 19808-2952
14853266	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 02 2024 23:48:03	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14864473	+ Email/PDF: ebn_ais@aisinfo.com	Oct 02 2024 23:47:49	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14853268	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 02 2024 23:47:49	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, PO Box 790040, St Louis, MO 63179-0040
14872329	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 02 2024 23:48:14	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14853269	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 02 2024 23:58:37	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14853271	^ MEBN	Oct 02 2024 23:36:47	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14853272	Email/PDF: creditonebknofications@resurgent.com	Oct 02 2024 23:48:11	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14853273	+ Email/Text: duffyk@co.delaware.pa.us	Oct 02 2024 23:39:00	Delaware County Tax Claim Bureau, 201 W Front St, Media, PA 19063-2768
14853278	Email/Text: bk@freedomfinancialnetwork.com	Oct 02 2024 23:39:00	Freedom Financial Asset Management, LLC., Attn: Bankruptcy Attn: Bankruptcy, 1875 South

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			Grant Street , Suite 400, San Mateo, CA 94402
14853274	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 02 2024 23:39:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14853277	Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 02 2024 23:39:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14857278	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Oct 02 2024 23:39:00	Hyundai Capital America DBA Hyundai Motor Finance, P.O. Box 20809, Fountain Valley, CA 92728-0809
14853279	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Oct 02 2024 23:39:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
14853280	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 02 2024 23:39:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14853267	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 02 2024 23:47:46	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14856218	+ Email/Text: JPMCBKntices@nationalbankruptcy.com	Oct 02 2024 23:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14859170	Email/PDF: resurgentbkntifications@resurgent.com	Oct 02 2024 23:47:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14853281	+ Email/Text: bankruptcy@marinerfinance.com	Oct 02 2024 23:39:00	Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904
14870284	+ Email/Text: bankruptcy@marinerfinance.com	Oct 02 2024 23:39:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14853282	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 02 2024 23:47:46	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
14860905	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 02 2024 23:58:25	MidFirst Bank, 999 N.W. Grand Blvd., Suite 100, Oklahoma City, OK 73118-6051
14853283	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 02 2024 23:47:44	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
14853284	Email/Text: bnc@nordstrom.com	Oct 02 2024 23:39:07	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14853285	Email/Text: bankruptcy@oliphantfinancial.com	Oct 02 2024 23:39:00	Oliphant Usa, Attn: Bankruptcy Attn: Bankruptcy, 1800 2nd St , Ste 603, Sarasota, FL 34236
14853286	+ Email/PDF: cbp@omf.com	Oct 02 2024 23:48:14	One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14853287	Email/Text: fesbank@attorneygeneral.gov	Oct 02 2024 23:39:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14871997	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2024 23:47:58	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14853290	Email/Text: banko@preferredcredit.com	Oct 02 2024 23:39:00	Preferred Credit Inc, 628 Roosevelt, St Cloud, MN 56301
14853288	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 02 2024 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14853289	^ MEBN	Oct 02 2024 23:36:49	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14853291	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 02 2024 23:48:13	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14853292	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 02 2024 23:39:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001

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14853293	Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 02 2024 23:39:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14853294	^ MEBN	Oct 02 2024 23:36:32	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14853295	Email/Text: bknotice@upgrade.com	Oct 02 2024 23:39:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14851551	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Oct 02 2024 23:47:58	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107
14878526	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 02 2024 23:39:00	US Department of Education c/o Nelnet, 121 S 13th Street, Lincoln, NE 68508-1904
14853298	Email/Text: dispute@velocityrecoveries.com	Oct 02 2024 23:39:00	Velocity Investments, Llc, Attn: Bankruptcy Attn: Bankruptcy, 1800 Route 34N , Suite 305, Wall, NJ 07719
14853299	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 02 2024 23:39:00	Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225
14853300	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 02 2024 23:48:13	Wells Fargo, Attn: Bankruptcy, 420 Montgomery St, San Francisco, CA 94104-1298

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14853276	*+	First Century Bank N, 100 N Main St, Mullica Hill, NJ 08062-9492

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2024 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor James Momoh Kemokai help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
James Momoh Kemokai)	Case No. 24-10277-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: October 1, 2024

For The Court

Ashely M. Chan
Chief Judge, United States Bankruptcy Court